**Fill in this information to identify the case:**

Debtor 1 Robert A Koch

Debtor 2 (Spouse, if filing) ____________

United States Bankruptcy Court for the: ____________ District of Maryland

Case number 24-14256

Official Form 410S1

# Notice of Mortgage Payment Change

12/15

**If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due.** See Bankruptcy Rule 3002.1.

**Name of creditor:** M&T Bank

**Court claim no.** (if known): 4

**Last 4 digits** of any number you use to identify the debtor's account: 7566

**Date of payment change:** Must be at least 21 days after date of this notice: 8/8/2024

**New total payment:** Principal, interest, and escrow, if any: $ 515.98

## Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________

**Current escrow payment:** $____________ **New escrow payment:** $ ____________

## Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____________

**Current interest rate:** ____________% **New interest rate:** ____________%

**Current principal and interest payment:** ____________ **New principal and interest payment:** ____________

## Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: Application of the periodic rate

**Current mortgage payment:** $ 499.34 **New mortgage payment:** $ 515.98

Debtor 1 Robert A Koch
First Name Middle Name Last Name

Case number *(if known)* 24-14256

## Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

✘ /s/ Sarah Sepulveda Rios
Signature

Date 7/15/2024

Print: Sarah Sepulveda Rios
First Name Middle Name Last Name

Title Business Banking & Consumer Support Specialist

Company M&T Bank

Address 475 Crosspoint Pkwy.
Number Street
Getzville, NY 14068
City State ZIP Code

Contact phone 800-837-7694

Email ssepulvedarios@mtb.com

# CERTIFICATE OF SERVICE

I hereby certify that on **July 15, 2024** I have served a copy of this Notice of Mortgage Payment Change and all attachments, relating to claim # 4 , in Chapter 13 case# 24-14256 in the District of Maryland, for debtor(s) Robert A Koch , to the following:

By US Mail, postage pre paid:

Debtor(s):

Robert A Koch
44 King Richard Rd
Berlin, MD 21811

BY CM/ECF

Debtor's Attorney:

Eric S Steiner

Trustee:

Brian A Tucci

/s/ Sarah Sepulveda Rios
Business Banking & Consumer Support Specialist, M&T Bank
475 Crosspoint Parkway
Getzville, NY 14068
800-837-7694

E-N

| STATEMENT PERIOD | | ACCOUNT NUMBER |
|---|---|---|
| 06/14/24 | 07/14/24 | |

483

ROBERT A KOCH
44 KING RICHARD RD
BERLIN MD 21811

## Home Equity Line of Credit Account Summary

| | |
|---|---|
| Billing Date | 07/14/24 |
| Current Due Date | 08/08/24 |
| Days in Billing Period | 31 |
| Amount Billed This Statement | $ 515.98 |
| Over Credit Limit Amount | $ 0.00 |
| Past Due Amount | $ 10,740.41 |
| Total Payment Due | $ 11,256.39 |
| Draw Period Expiration Date | 04/19/29 |
| Credit Limit | $ 50,000.00 |
| Available Credit | $ 0.00 |
| Finance Charge YTD | $ 0.00 |
| **ANNUAL PERCENTAGE RATE** | **12.3897%** |

## HOME EQUITY LINE OF CREDIT FINANCE CHARGE AND BALANCE SUMMARY

| | RATE 1 BASE | TOTAL |
|---|---|---|
| Previous Balance (06/13/24) | $ 60,715.41 | $ 60,715.41 |
| + Advances & Debits | $ 0.00 | $ 0.00 |
| - Payments & Credits | $ 0.00 | $ 0.00 |
| + **FINANCE CHARGE** | $ 515.98 | $ 515.98 |
| + Life Insurance Charge | $ 0.00 | $ 0.00 |
| + Late Charges | $ 0.00 | $ 0.00 |
| + Other Charges | $ 0.00 | $ 0.00 |
| New Balance | $ 61,231.39 | $ 61,231.39 |
| Periodic Rate | 0.0333060% | |
| **Corresponding ANNUAL PERCENTAGE RATE** | 12.1900%(** ) | |
| Average Daily Balance | $ 49,975.00 | |
| **FINANCE CHARGE Due to Application of Periodic Rate** | $ 515.98 | |

**Please See Reverse Side for Explanation of Footnotes** **HESTM1**

M&T Bank

PAYMENT DUE BY: 08/08/24
TOTAL AMOUNT DUE: **$ 11,256.39**

STATEMENT PERIOD
06/14/24 07/14/24

ACCOUNT NUMBER

ROBERT A KOCH
44 KING RICHARD RD
BERLIN MD 21811

TOTAL AMOUNT ENCLOSED IS $____________

Please make checks payable to:

M&T BANK
P.O. BOX 62146
BALTIMORE, MD 21264-2146

Please return this stub with your payment. Thank you.

Average Daily Balance. If you have a home equity Line of Credit account, the "average daily balance" of your account (including current transactions) can be used to figure the finance charge. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits, unpaid finance charges, other charges, and credit insurance premiums. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." If the periodic rate shown on the front of this statement is expressed as a daily periodic rate, the finance charge can be determined by multiplying the average daily balance by the number of days in the billing cycle, and applying the daily periodic rate to that amount. If a monthly periodic rate is shown, the finance charge can be determined by multiplying the average daily balance by the monthly periodic rate.

If you have an M&T CHOICEquity Line of Credit account or if one or more Tiers are in effect, the "average daily balance" (including current transactions) for each part of your account can be used to figure the finance charge due to the application of the periodic rate for that part of the account. The average daily balance for each part of the account is determined in the same way that it is for the home equity Line of Credit accounts. If the periodic rate shown on the front is a daily periodic rate, the average daily balance for each part of the account can then be multiplied by the number of days in the billing cycle, and the daily periodic rate for each part of the account applied to that amount to determine the finance charge due to the application of the periodic rate for that part. If the periodic rate is expressed as a monthly periodic rate, the average daily balance for each part of the account can be multiplied by the monthly periodic rate for that part to determine the finance charge due to the application of the periodic rate for that part. In either case (using a daily periodic rate or a monthly periodic rate ), once the finance charges for each part of the account are determined in this fashion, then they can be added together to determine the finance charge due to the application of the periodic rate for the entire account.

The Finance Charge begins to accrue on the day each loan is posted to this Account. There is no time during which credit is extended that you do not incur a Finance Charge.

A minus sign (-) indicates a credit or credit balance.

M&T Bank retains a security interest in your real property.

**Footnotes: (as applicable)**
(** ) This periodic rate and APR may vary.

Primary Account Holder Name:
Robert A Koch

Account Number:

Statement Period:
06/14/24 07/14/24

Primary Account Holder Name:
Robert A Koch

Account Number: Statement Period:
06/14/24 07/14/24

**IF YOU HAVE ANY QUESTIONS CONCERNING YOUR ACCOUNT, PLEASE CALL HOME EQUITY CUSTOMER SERVICE AT 1-800-724-6444.**

Any payment we receive for application to amounts owing under the account need not be posted to the account or considered to have been made until the fifth day after we receive it unless it is (1) made in United States funds, in cash delivered in person or by a check or money order payable to our order, (2) accompanied by a payment stub for the account and (3) received by us at our address indicated on the payment stub by 1:00 P.M. on any day Monday through Friday that is not a legal holiday.

## BILLING RIGHTS SUMMARY

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at M&T BANK, P.O. BOX 767, BUFFALO, NY 14240, Attention: HOME EQUITY SERVICING DEPARTMENT, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

* Your name and account number.

* The dollar amount of the suspected error.

* Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we are investigating your question, we cannot report you as delinquent or take any action to collect the amount in question.